AMENDMENTS TO THE SPECIFICATION

Please amend the second paragraph of page 6 as follows:

Thereafter, when the player wishes to access a gaming terminal 226, the player may insert 228 the BDSD 118 ~~119~~ in a gaming terminal 122, e.g., using a slot or other opening 124 provided for the purpose. The gaming terminal 122 may be configured to be used only in connection with the BDSD 118 ~~119~~ or may be configured for use either with the BDSD or with other conventional gaming systems such as coin systems, cash systems and the like. Although it is possible to configure a system in which some or all of the biometric data acquired during the registration process 218 is stored centrally such as in a casino, computer, bank computer and the like, in at least one embodiment, at least some, and preferably substantially all of the biometric information acquired from measuring the prospective player during the registration process is stored only on the BDSD and thus is possessed by, and under the control of, the individual or individuals to whom the biometric data relates.

At page 7, the first paragraph (beginning at line 1), please amend the paragraph as follows: scanner 126 for appropriate biometric measurements (in this case a finger or thumb scan) in order to allow the terminal 122 to acquire the appropriate biometric data 234 ~~to 34~~. The data measured at the terminal 122 is then compared 236 to (decrypted) reference data from the BDSD 118. If there is a match, 238, the terminal 122 microprocessor outputs an authorization allowing the player to access his or her account and/or use the debit card balance 242. If there is no match, the microprocessor 122 may output a notification 244, e.g., to casino personnel to investigate possible use of a lost or stolen BDSD, or may prompt the user to repeat the finger or thumb scan or

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other biometric measurement step and/or to insert a different BDSD. Preferably the

microprocessor is configured such that the match need not be exact, i.e., such that the

measured and received biometric data is considered to match if the received and

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measured biometric data are within a predetermined tolerance of one another, as will be

understood by those of skilled in the art.

On page 4, please revise the last complete paragraph as follows:

In one embodiment, as illustrated in Fig 1, a user wishing to engage in gaming

using the systems described herein would initiate or request a <u>an</u> issuance or validation

of a smart card or other BDSD. <u>These cards may be of conventional dimensions,</u>

<u>having a thickness less than about ¼ inch, or less than 0.05 inch</u>. Although a number of

registration procedures can be used, including those described below, in one scenario

provided as an example, a user would request or initiate registration, e.g., from a

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registration desk 112 for example at a customer service counter or location in a casino,

hotel or other location. In some configurations, registration is performed by a hotel and

maybe accomplished substantially simultaneously with, or as part of a hotel registration

procedure, e.g., such that all guests are issued a gaming smart card or other BDSD,

e.g., having a small complementary balance, augmentable on the casino floor to

introduce or encourage use of a smart card or BDSD.

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